

Atty. Dkt. No. 049212-0103

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Bruce BENT et al.
Title: MONEY FUND BANKING
SYSTEM WITH MULTIPLE
BANKS AND/OR RATES
Appl. No.: 09/677,535
Filing Date: 10/02/2000
Examiner: Daniel S. Felten
Art Unit: 3624

CERTIFICATE OF FACSIMILE TRANSMISSION
I hereby certify that this paper is being facsimile
transmitted to the United States Patent and Trademark
Office, Alexandria, Virginia on the date below.

PI-HUA SHIEK
(Printed Name)

P. Shiek
(Signature)

Dec 29, 2005
(Date of Deposit)

TERMINAL DISCLAIMER

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Your Petitioner, Reserve Management Corporation, having its principal place of business at 1250 Broadway, New York, New York 10001-3701, represents that it is the owner of the entire right, title, and interest in and to U.S. Patent Application Serial No. 09/677,535, filed 10/02/2000, which is a continuation of U.S. Patent Application No. 09/176,340, filed 10/21/1998, by virtue of an Assignment filed and recorded on December 13, 2004, on Reel/Frame 015451/0517, in the United States Patent and Trademark Office, a copy of which is attached hereto as APPENDIX A. Further, your Petitioner represents that it is the owner of U.S. Patent No. 6,374,231, which issued on U.S. Patent Application No. 09/176,340, filed October 21, 1998, by virtue of an Assignment filed and recorded on December 13, 2004, on Reel/Frame 015452/0066, in the United States Patent and Trademark Office, a copy of the Patent Assignment Abstract of Title is hereto attached as APPENDIX B.

Your Petitioner, Reserve Management Corporation, disclaims, subject to the limitations to follow, the terminal part of the term of any patent granted on the above identified patent application which would extend beyond the full statutory term, as shortened

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PAGE 78/88 * RCVD AT 12/29/2005 4:38:41 PM [Eastern Standard Time] * SVR:USPTO-EFXXF-6/30 * DNIS:2738300 * CSID: * DURATION (mm-ss):23-34

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by any terminal disclaimer, of U.S. Patent 6,374,231, and hereby agrees that any patent so granted on the above identified patent application shall be enforceable only for and during such period that the legal title to U.S. Patent 6,374,231 shall be the same as the legal title to any patent granted on the above identified patent application, this agreement to run with any patent granted on the above identified patent application and to be binding upon the grantee, its successors or assigns.

In making the above disclaimer, Petitioner does not disclaim any terminal part of any patent granted on the above identified patent application, prior to the full statutory term of U.S. Patent 6,374,231 as defined in 35 U.S.C. §§154-156 and 173, in the event that U.S. Patent 6,374,231 expires for failure to pay a maintenance fee, is held unenforceable or is found invalid in a final judgment by a court of competent jurisdiction, is statutorily disclaimed in whole or terminally disclaimed under 37 CFR §1.321(a), has all claims canceled by a reexamination certificate or as a result of an interference proceeding, or is otherwise not deemed to provide the rights conveyed by 35 USC §154, prior to the full statutory term of U.S. Patent 6,374,231 as defined in 35 USC §§154-156 and 173, except for the separation of legal title stated above. Further, Petitioner does not disclaim any terminal part of a patent granted on the above identified patent application that would extend beyond the present termination of U.S. Patent 6,374,231, in the event that such present term is extended by virtue of compliance with the conditions for term extension of any present or future patent term extension provisions of the patent law, including but not limited to 35 U.S.C. §§155, 155A or 156, and without waiving Petitioner's right to extend the term of a patent granted on the above identified patent application to the extent provided by law. Additionally, this terminal disclaimer shall be effective only if a patent is granted on the above identified patent application within twelve months from the date hereof.

The undersigned, being the Attorney of Record for the above identified patent application, and duly authorized to act on behalf of Petitioner, certifies that he has reviewed the Assignments attached as APPENDICES A and B, and to the best of his knowledge and belief, legal title to the above identified patent application and U.S. Patent 6,374,231 rests with Petitioner, Reserve Management Corporation. The undersigned declares that all statements made herein of his own knowledge are true and that all statements made on

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information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001, Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the above-identified application or any patent issuing therefrom.

Respectfully submitted,

Date December 29, 2005By 

FOLEY & LARDNER LLP
Customer Number: 22428
Telephone: (202) 672-5485
Facsimile: (202) 672-5399

William T. Ellis
Attorney for Applicant
Registration No. 26,874

APPENDIX A



UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office
ASSISTANT SECRETARY AND COMMISSIONER
OF PATENTS AND TRADEMARKS
Washington, D.C. 20231



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DECEMBER 15, 2004

PTAS

FOLEY & LARDNER LLP
WILLIAM T. ELLIS
WASHINGTON HARBOUR
3000 K STREET, N.W., SUITE 500
WASHINGTON, D.C. 20007-5143

UNITED STATES PATENT AND TRADEMARK OFFICE
NOTICE OF RECORDATION OF ASSIGNMENT DOCUMENT

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PLEASE REVIEW ALL INFORMATION CONTAINED ON THIS NOTICE. THE INFORMATION CONTAINED ON THIS RECORDATION NOTICE REFLECTS THE DATA PRESENT IN THE PATENT AND TRADEMARK ASSIGNMENT SYSTEM. IF YOU SHOULD FIND ANY ERRORS OR HAVE QUESTIONS CONCERNING THIS NOTICE, YOU MAY CONTACT THE EMPLOYEE WHOSE NAME APPEARS ON THIS NOTICE AT 703-308-9723. PLEASE SEND REQUEST FOR CORRECTION TO: U.S. PATENT AND TRADEMARK OFFICE, ASSIGNMENT DIVISION, BOX ASSIGNMENTS, CG-4, 1213 JEFFERSON DAVIS HWY, SUITE 320, WASHINGTON, D.C. 20231.

RECORDATION DATE: 12/13/2004

REEL/FRAME: 015451/0517
NUMBER OF PAGES: 5

BRIEF: ASSIGNMENT OF ASSIGNOR'S INTEREST (SEE DOCUMENT FOR DETAILS).
DOCKET NUMBER: 049212-0103

ASSIGNOR:
BENT, BRUCE

DOC DATE: 11/23/2004

ASSIGNOR:
BENT, II, BRUCE

DOC DATE: 11/23/2004

ASSIGNEE:
RESERVE MANAGEMENT CORPORATION
1250 BROADWAY
NEW YORK, NEW YORK 10001-3701

SERIAL NUMBER: 09677535

FILING DATE: 10/02/2000

PATENT NUMBER:

ISSUE DATE:

TITLE: SYSTEMS AND METHODS FOR MANAGING CLIENT ACCOUNTS

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ALLYSON PURNELL, EXAMINER
ASSIGNMENT DIVISION
OFFICE OF PUBLIC RECORDS

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FORM PTO-1595 (modified)
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PATENTS ONLYU.S. DEPARTMENT OF COMMERCE
Patent and Trademark Office

To the Director of the United States Patent and Trademark Office: Please record the attached original documents or copies thereof.

1. Name of conveying party(ies):

Bruce Bent
Bruce Bent II

2. Name and address of receiving party(ies):

Reserve Management Corporation
1250 Broadway
New York, New York 10001-3701

Additional conveying party(ies)

NO

3. Nature of conveyance:

ASSIGNMENT

Execution Date:

November 23, 2004

Additional name(s) & address(es) attached? NO

4. Application number(s) or patent number(s):

If this is being filed together with a new application, the execution date of the application is:

A. Patent Application Number(s):

09/677,535

B. Patent Number(s):

Additional numbers attached? NO

5. Name and address of party to whom correspondence concerning document should be mailed:

William T. Ellis
FOLEY & LARDNER LLP
Washington Harbour
3000 K Street, N.W., Suite 500
Washington, D.C. 20007-5143

6. Total number of applications/patents involved: 1

7. Total fee (37 C.F.R. § 3.41): \$40.00

Check Enclosed

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8. Deposit account number: 19-0741

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9. Statement and signature:

To the best of my knowledge and belief, the foregoing information is true and correct and any attached copy is a true copy of the original document. The Commissioner is hereby authorized to charge any additional recordation fees which may be required in this matter to the above-identified deposit account.

William T. Ellis

Name of person signing

Signature

13 December 2004

Date

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ASSIGNMENT

WHEREAS, Bruce Bent and Bruce Bent II (hereinafter "the Assignors"), both citizens of the United States of America respectively residing at 18 Heights Road, Manhasset, New York 11030, and 99 Jane Street, Apt. 11B, New York, New York 10014, have invented one or more certain new and useful improvements (hereinafter "said invention(s)") in "SYSTEMS AND METHODS FOR MANAGING CLIENT ACCOUNTS," for which an application for United States Letters Patent was filed on October 2, 2000 as U.S. Patent Application Serial No. 09/677,535 (hereinafter "the '535 Application"), and;

WHEREAS, Reserve Management Corporation (hereinafter "the Assignee"), a corporation organized under the laws of the State of New Jersey, having a principal place of business at 1250 Broadway, New York, NY 10001-3701, is desirous of acquiring the entire right, title and interest in, to and under the '535 Application and said invention(s) described therein, and each and every patent that can be issued on the '535 Application and on said invention(s) in the United States of America and in its territories and possessions, and in any and all countries foreign to the United States of America;

NOW, THEREFORE, TO ALL WHOM IT MAY CONCERN, be it known that for and in consideration of One Dollar (\$1.00), in hand paid, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Assignors have sold, assigned and transferred, and by these presents do hereby sell, assign and transfer unto the Assignee the full and exclusive right, title and interest in, to and under (1) the '535 Application and said invention(s), including the right to apply for any Letters Patent in the United States of America, and in its territories and possessions, and in any and all foreign countries on said invention(s); (2) any and all other applications for Letters Patent, in whatsoever countries, including all divisional, renewal, reissue, reexamination, substitute, continuation, and convention applications based in whole or in part upon said invention(s) or upon the '535 Application; and (3) any and all Letters Patent which may issue thereon in the United States and in any and all foreign countries, and any and all reissues, reexaminations, extensions, renewals,

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divisions, or continuations of said Letters Patent, to the full term or terms for which said Letters Patent may be issued, every priority right that is or may be predicated upon or arise from said invention(s), the '535 Application, and said Letters Patent, and all income, royalties, damages and payments now or hereafter due or payable in respect to said invention(s), the '535 Application and said Letters Patent, and all causes of action (either in law or in equity) and the right to sue, counterclaim and recover for past, present and future infringement of said invention(s), the '535 Application, and said Letters Patent, the same to be held and enjoyed by the Assignee for its own use and benefit, and for the use and benefit of its successors, assigns or other legal representatives to the end of the term or terms for which a patent or patents may be granted as fully and entirely as if the same would have been held and enjoyed by the Assignors had this Assignment not been made.

Assignors hereby authorize and request the Commissioner of Patents and Trademarks of the United States, and any official of any other country empowered to issue patents, to record this Assignment, and to issue or transfer any and all Letters Patent on said invention(s) or resulting from the '535 Application directly to the Assignee as owner of all right, title and interest therein, or otherwise as the Assignee may direct, in accordance with the terms of this Assignment.

Assignors hereby authorize the Assignee and its successors to apply for a patent or patents upon any or all of said invention(s) in any and all countries wherever the same is permitted by law in Assignor's name, or in Assignee's name, or otherwise as the Assignee may deem advisable.

Assignors hereby represent and warrant that the Assignors have the full right to convey the entire right and interest herein assigned, that there is no right or interest outstanding inconsistent with the rights and interests granted herein, and that the Assignors will not execute any instrument or grant or transfer any rights or interest inconsistent with the rights and interests granted herein.

Assignors hereby covenant and agree that the Assignors will, upon request of the Assignee, communicate to the Assignee any facts known to the Assignors relating to said invention(s) and the history thereof, testify in any legal proceeding, execute all

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lawful papers including without limitation all divisional, continuing and reissue applications and all rightful oaths and declarations, and will generally do all further acts which may be deemed necessary by the Assignee to obtain and enforce proper patent protection for said invention(s) in any and all countries, and do all things necessary to carry out the purpose of this instrument, at the expense of the Assignee and its successors.

Assignors hereby agree that the Assignment granted hereunder shall be effective *nunc pro tunc* from October 2, 2000, the filing date of the '535 Application.

IN WITNESS WHEREOF, the Assignors have signed this Assignment on the date indicated adjacent to their respective signatures below.

Dated: November 23, 2004

By:  Bruce Bent

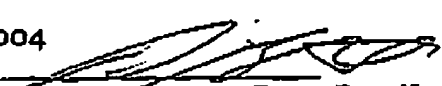
STATE OF New York)
COUNTY OF New York) ss.:

On this 23RD day of November, 2004, before me came Bruce Bent to me known and known to me to be the individual described in, and who executed the foregoing instrument, and he acknowledged to me that he had executed the same.


Notary Public

ELIZABETH KAPLAN
Notary Public, State of New York
No. 81005501179
Qualified in Kings County
Commission Expires February 12, 2007

Dated: November 23, 2004

By:  Bruce Bent II

STATE OF New York)
COUNTY OF New York) ss.:

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On this 23rd day of November, 2004, before me came Bruce Bent II to me known and known to me to be the individual described in, and who executed the foregoing instrument, and he acknowledged to me that he had executed the same.


Notary Public

SUSAN KAPLAN
Notary Public, State of New York
No. 0146806170
Qualified in Kings County
Commission Expires February 16, 2007

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